existing efficient powers, if only it

is protected from oppressive and

disintergrating forces while it

adjusts itself. Africa is quite in-

capable of anything of the sort.

Negro Africa is mainly still in

a condition of deepening disorder

and misery due to the spread of

European diseases and to the raiding

of the Arab and native adventurers

who had obtained possession of

modern firearms. The small village

communities of tropical Africa were

quite unable to stand up against the

brigand enterprises of mere bands

of ruffians armed with rifles. The

scramble for Africa on the part of

the European great powers toward

the close of the nineteenth century,

a scramble largely dictated by

economic appetites, did a little to

mitigate the miseries and destruc-

tions in progress by establishing a

sort of order through large areas of

Africa, a sort of order that in some

regions was scarcely less cruel than

the disorders it replaced. But if

continuing access to the resources of

Africa is to be maintained and if a

return to the Arab raider and

general chaos and massacre is to be

svoided, it is clear that in some form

the control of the central parts of

Africa by the modern civilized

YANKS SHOT DOWN FOR MINOR OFFENSES, SENATOR WATSON CHARGES

Senator Presents 100 Letters Giving Alleged Instances of Brutality.

CLAIM SOLDIERS HANGED

W. H. Hayward, District Attorney of New York, Cites Killing in France.

statement from William H. Hayward, district attorney in New York, stating that an officer of his regiment had shot and killed a private in France in August, 1918, was offered as evidence yesterday afternoon by Senator "Tom" Watson (Dem.) of Gorgia in connection with the investigation of charges that American soldiers were indiscriminately killed by army officers in France.

More Letters Offered. Hayward's statement, which Waton displayed, said that feeling ran so high against the officer that he was transferred to another regiment. Watson yesterday submitted to the committee about 100 letters and affidavits, many dealing with alleged brutalities, including the hanging of soldiers by their thumbs or arms to a limb or a beam, with only their toes touching the ground. Many charges that soldiers were shot either by their officers or at the command of such officers were also introduced.

W. Lester Stephens, of Buena Vista, Virginia, declared in a letter that a soldier in France was killed

because he was a conscientious objector and asked to be allowed to testify. That a soldier was shot at Fort Oglethorpe, Ga., without trial on or-ders of a Colonel Jackson, was the

charge made in a letter from E. B. Meadows, of Bowden, Ga. The son of Mrs. M. Wolf was shot to death in France without trial is the charge made by Mrs. Wolfe, whose address is 96 Clay street, Brooklyn, N. Y. Hanged Without Trial.

in the United States and in France were hanged without trial." was the statement of H. L. Singleary, of Dyerville, Cal.

"I am willing to testify that soldiers

A private named Frye, a conscientious objector, "was killed in France without trial of any sort," charged Joseph A. Hein, 864 Bissell avenue, Buffalo, N. Y. George A. Yardborough, professor of

local school at Roanoke, Ala., said dier was executed in France without court-martial at the order of a major. "Men were hanged for frequenting J. A. Bush, 221/2 Auburn avenue, At-

J. J. Brown, 112 Lucille avenue, Atlantic, Ga., wrote in a letter intro-duced by Watson that he was willing to testify a soldier was killed at Vaignan, France, without trial. The soldier was a member of the Second Division, United States

A Sergeant Writes.

"I personally know that men were murdered in cold blood at Shells and Hotel Rue St. Anne, in France, by their officers," was the charge introduced as coming from Harry K Walmer, 55 West Fifty-second street, New York city. Walmer was a former

sergeant. "I saw a sentry, who was five minutes late in reaching his post, arrested and made to stand under a faucet of cold water for twenty minutes, fully clothed. After drench ing him the guards, six in number, fied and was buried with full military honors," charged James Elliot, 56 New street, Newark, N. J.

Rev. Walter Drum, Noted

Biblical Scholar, Dies BALTIMORE, Md., Dec. 10 .- The Rev. Walter Drum, S. J., professor of Scripture at Woodstock College, Maryland, noted exponent of the Bible among Catholic scholars of the country, biblical editor of the American Ecclesiastical Review, and of the American Catholic Encyclopedia, died here today after a two weeks' illness, following an operation for appendi-

His four brothers, John D. Drum, of Boston; Joseph C. Drum, of New York; Col. Hugh A. Drum, U. S. A., of Fort Leavenworth, Kans., and A. L. Drum, of Chicago, were at the bedde when the end came.

Father Drum was the son of the late Capt. John Drum, Tenth United States Infantry, who was killed in action at San Juan Hill, and was born at Taylor Barracks, Louisville, Ky., in

Canada Applies Lash

To Two Bank Robbers MONTREAL, Dec. 10 .- The lash, med by Dominion authorities one of the greatest deterrents to crime, yesterday was ordered applied to Patrick O'Hare and Albert Slade, of Hamilton, Ont., conveited of a \$2,800

bank robbery August 12. Sentenced to the penitentiary for seven years, the convicts were or-lered lashed seven times on beginning their terms and seven times upon completion.

TONGS WOULD DISARM.

BACRAMENTO, Calif., Dec. 10 .-The general spirit of arms limitation ound echo here yesterday. The Bing Kong Tong, one of the strongest organizations, in a resolution sked all other tongs to cooperate in maintaining peace. The resolution declared no more tong wars should be tolerated in California.

In Africa Seen As Peril ACQUITTAL SURE To World League Idea | ASTRIAL

By H. G. WELLS.

Article No. 25: Africa and the Association of Nations. (Copyright, 1921, by the Press Publishing Co., the New York World and the Chicago

In a previous paper I wrote of certain "stifled voices" at Washington. There is yet another stifled voice here that I have heard and to speak of it opens up another great group of questions that stand in the way to any effectual organization of world peace through an Association of Nations. Until we get some provisional decision about this set of issues, the Association of Nations remains a project in the air.

This stifled voice of which I am + India, Indo-China and China, which now writing is the voice of the colored people. As a novelist-a novelist in my spare time- and as a man very curious by nature about human reactions, the peculiar situations created by "color" in America have always appealed to me. I do not understand why American fiction does not treat of them more frequently. It is the educated, highly intelligent colored people who get my interest and sympathy. I cannot get up any race feeling about them. I am particularly proud to have known Booker T. Washington and to know Mr. Dubois, and this time, in spite of a great pressure of engagements, I was able to spend two hours last Sunday listening to the proceedings of the Washington Correspondence Club, an organization which battles by letter and interview and appeal against the harsh exclusions from theaters. schools, meetings, restaurants, libraries and the like that prevail here. I will not discuss here the rights and wrongs of a bar that cuts off from most of the intellectual

called to account thereat. Uphold Training by Frances Once or twice in these papers-I

united action from Europe?

can ideal of colored behavior.

little wanting, I thought, in that ab-

ject meekness which is the Ameri-

He was imagining, I suppose

something happening in Africa

rather after the fashion of the eman-

cipation of Hayti and of great Afri-

can armies pushing their former

rulers back to the sea. But Colonel

Taylor has recently suggested an-

other possibility, namely, that of

France finding herself in the grip

of a black pretorian guard. It is a

just conceivable fancy-a pretorian

guard, French speaking and ultra

patriotic, keeping French Socialists

and pacifists and Bolshevists in

I do not believe very much in

either of these possibilities, nor even

in the third possibility of European

powers fighting each other with

black armies in Africa, but I do per-

ceive that dreams of a world peace

will remain very unsubstantial

dreams indeed until we can work

out a scheme, or, at least, general

principles of action, for the treat-

ment of Africa between the Sahara

and the Zambesi river, a scheme

to the jealousies and hostilities

evoked by the economic and political

exploitations of annexed and manda-

tory territories upon nationalist and

competitive lines in this region of

the earth. For it seems to be the

fact that tropical and subtropical

Africa has another function in the

world than to be the home of the

great family of Negro peoples. Af-

rica is economically necessary to Eu-

ropean civilization as the chief

source of vegetable oils and fats and

various other products of no great

value to the native population. Eu-

ropean civilization can scarcely get

along without these natural re-

Now here we are up against a

problem entirely different from the

sources of Africa.

that will give some sort of quietus

their proper place.

necessities and conveniences of life

fined and cultivated whites in any

European country; I mention this

gathering merely to note a very m-

teresting topic upon which I was

many people who would pass as re-

world must continue. do not know if the reader has noted Danger of War Over Africa. it-I have mentioned the French But we must be clear upon one training of Senegalese troops and point. If that control is to be the objection felt by other European maintained as at present it is mainpeoples to their extensive employtained, by various European powers ment in Europe. I was asked at acting independently of one another the correspondence club whether the and competing against one another, objections I had made to this were in the not very remote future connot "fostering race prejudice?" and tral Africa is bound to become a some interesting exchanges followed. cause of war. Central Africa was I was inclined to argue that the imone of the great prizes before the portation of African negroes into Europe for military purposes was as is now held in a state of unstable objectionable as their importation equilibrium by the chief European into America for economic services. victors in the great war. As they but some of my hosts, some of the recuperate, the African danger will younger men, did not see it in that increase. Africa, next after Eastern light. They are warmed toward the Europe and the Near East, is likely French by the notable absence of to become in the course of a dosen racial exclusiveness in France, and years or so the chief danger region they see the ideals of that epochof the world. making book, "La France Negre," from an entirely different angle. Why not a Black France as big or bigger than White France and a new

It behooves all those who are dreaming of an organized world peace through an association of nations to keep this African rock shead people who have learned military in mind and to think out the posdiscipline, military service and sible method of linking this great region with the rest of the world in "Why not an African Napoleon a universal peace scheme. presently?" said the young man, a

I submit it is not premature for those who are unconcerned with the future of our race to consider the necessity of three chief things:

(1) The complete abandonment and prohibition now of the enlistment and military use of the African native population.

(2) The application of the principle of the "open door" and equal trading opportunities for all comers in the regions between the Sahara and the Zambesi.

(3) A more organized care of the native African population by a tightning up of the existing restrictions upon the arms and drink trades and the development of some sort of elementary education throughout Africa that will give these very various and largely still untried peoples a chance of showing what latent abilities they have for self-government and participation in the general human common weal.

For my own part, it seems to me that any real "League of Nations." any effective "Association of Nations" must necessarily supersede the existing "empires" and imperial systems and take over their alien "possessions" and that one commission, embodying the collective will of all the efficient civilized nations of the world, is the only practicable form of security for all those parts of Africa incapable or not yet capable of self-government.

U. S. Legislators Will

Attend U. C. T. Meeting Two Senators and six Congressmen who are memters of the United Commercial Travelers, will present at the January meeting of the Flagg Council No. 256, when Supreme Counselor C. V. Holdermn of Nashville will pay his annual visit.

The council has joined in the fight being waged by 400,000 traveling men ember 20, in St. Stary The meet for reduction of railroad and pas- ing will be featured by a Christmas problem that arises in the case of senger and freight rates.

Goes to Fredericksburg Monday Unmoved by Fact That Hearing Begins on 13th.

RICHMOND, Va., Dec. 10 .- Disclaiming any superstitious qualms over the fact that his trial under a first degree murder charge begins on the 18th of the month, Roger D. Eastlake today told visitors at the Richmond city jail that he is confident of acquittal. He is jointly accused with Miss Sarah E. Knox of slaying his wife, Margaret Eastlake, at their cottage in Colonial Beach is the problem of a politically powerless but essentially civilized popula-Westmoreland county, on the morn tion which can be trusted to moderning of September 80 last ize itself and come into line with the Starts . Trip . Monday.

> Eastlake will be taken to Fred cricksburg on Monday morning and from there to Montross, Westmore land county, the place where the trial will start on Tuesday morning.

Throughout the past week the indicted man's mother, Mrs. William Eastlake, of Philadelphia, has been daily visitor at the jail to give comfort and spiritual strength to her son His brother, Donald Eastlake, also of Philadelphia, has also been a frequent caller at the jail since the man's incarceration here immediately following the discovery of the crime.

Miss Knox will not be taken to Montross to testify in the Eastlake trial, but will go there immediately after the Eastlake verdict is rendered -to sit at her own trial. Deputies from Colonial Beach are expected in Richmond tomorrow evening and early Monday morning they will start with the prisoner to the scene of the

onwealth Confident.

MONTROSS, Va., Dec. 10 .- Fifty esidents of Westmoreland county have been summoned to be examined for jury trial on Tuesday morning in the case of Roger D. Eastlake and Miss Sarah E. Knox, charged with the murder of Mrs. Roger D. Eastlake at Colonial Beach, September 30.

Commonwealth Attorney Watt T. Mayo today stated that he is hopeful for speedy convictions in both cases. He believes he has a strong case of ircumstantial evidence which will link Eastlake and Miss Knox with the crime, but to date no eye-witness has

Railway Officials Declare Workers on Train 141 Disobeyed Orders.

By International News Service. PHILADELPHIA, Dec. 10.—Blame for the head-on collision near Bryn Athyn on the Reading railway Monday last is placed squarely on the shoulders of the crew of the northbound train, .. o. 151, by railway officials, according to a statement issued today by Charles H. Ewing, vice president in charge of operation of the Reading system.

The train, according to the findings of the joint investigation, procen "violation of the train order and without a block signal permission." plain the action of the train crew, all of whom are men of long service, with previous excellent records.

Wrote \$1,100,000 Will On Bit of Note Paper

NORRISTOWN, Pa., Dec. 10 .-With her personal property worth -1,000,000 and the real estate \$100,000, Elizabeth McC. Rodenbaugh, late Lower Merion, disposes of her estate with a few written words in her own handwriting on a small sheet of note paper. The will reads as follows: "My will is that my estate be dis-tributed as in case of intestacy and for that purpose I appoint my be-loved husband, Elmer E. Rodenbaugh, to be my executor and guardian o dren, if any.' The testatrix was a daughter of

McCahan, wealthy Philadelphia sugar refiner. With her husband and daughter she resided on Mill Creek road, Ardmore.

Jinx Ship Brings \$5,200

When Sold by Sheriff PARRSBORO, N. S., Dec. 10.-A craft with a jinx, the steamship Basaam, formerly owned by the United States Shipping Board was sold at sheriff's sale for \$5200 yesterday. The 1523 ton vessel, starting out from the United States a year ago, has spent the intervening months get ting on and off shoals. She wen aground twice in rapid succession on the New Foundland coast. After be ing towed to St. John's and repaired she set out again, only to go aground at St. Pierre. The sheriff's sale was for the pur

pose of obtaining money to pay crew and to defray repair and salvage bills. K. OF C. TO CELEBRATE.

Carroll Council, Knights of Columbus, will meet Tuesday night, Dec-ember 20, in St. Mary's Hall, Fifth

celebration.

Scramble for Power EASTLAKE SAYS World Is Beginning WEEKS ASSAILED Herculean Drama of BY MONDELL FUH Races, Says d'Annunzio HOUSE CHITH

By GABRIELE D'ANNUNZIO.

Foremost Poet, Dramatist, Soldier, Aviator, and Popular Leader in Italy. Written especially for Universal Service. (Copyright, 1921, by Universal Service.)

ROME, Dec. 10.—Before the great war, in the culminating period of new machines and new inventions, the figure of victorious man seemed again set on a pedestal, a world statue of Man, dominator over cosmic energies. It seemed to us that distracted humans had renewed the sanction already dared by an ancient whom the Greeks imagined was descended from Hercules.

ful of the naked truth?

batants will spring from the soil like in the ancient myth, assuring

more violent and more bloody com-

Color Against Color.

Civilization against civilization.

pride against pride, color against

turies of domination which are

without contrast, after centuries

and centuries of absolute rule, the

path to supremacy the inevitable yellow man. He finds him equipped

with the white man's own instru-

all that the white man's genius has

invented and still invents to im-

Silent and forbidden empires wake at contact with Western civilization and prepare to launch their yellow

Extraordinary Change.

Since the tempest wrecked the

Portuguese ship Mendes on the

coasts of Japan, since Commodore

Perry dropped the anchors of his two frigates in Yedo bay, the peo-

ple of the Rising Sun have shown

the most extraordinary transforms

Their immobility in the face of fate has changed to a turnult of greatness. They are insatiably de-

voured by pride of race and the spirit of predominance. Having

the Slavio Caesar and having obtained the coveted alliance with

England, today they aspire only to

Organized and tightened into an

impenertable unity, they aim not only at the lordship of Asia, but of the whole Pacific. Knowing all

they imitate and complicate the derivatives of that strength.

Freedom Of Asia.

In their silent design is the total

Their flat noses scent the winds

of Asia from India, Indo-China,

Persia, Malaysia, and from all the Archipelagoes of the great ocean.

This is a truth fit for dedication

remembering that the Japanes

dedicated to him in 1901 a splendid

monument celebrating his landing

as the solemn date of their na-

tional transformation and rebirth.

ly the margin of her most notable pages. Does the gesture of Charles Hughes mean the abdication of American power, the sacrifice of the steel dreadnaughta at the very

altar of Perry's wooden frigates, erected when they opened Japan

Had Five Heads.

Doubtless the old commodore would remember the devil Mahidis,

of Eastern mythology, who had five

heads. Like the council at Wash

ington, who with his five heads

composed five different songs. One of these songs was called the "Song of Ihupuck." It was never

sung by anyone because whoever

One day it was Akbar's whim

to hear the ardent song. He sent for the most learned tenor—not

called Lloyd George, but named Naik Gopaul—and told him: "Sing

The tenor voice paled, and sup-

plicated his sovereign to spare him,

Naik Gopaul returned home, made

his will, embraced his beloved, said

farewell to all he loved on earth

Supplications in Vain.

It was winter time and the ponds

into the water to his throat and then

began to sing.
At the second verse the water was

warm. At the third verse it was

boiling like a pot and the singer was

But the Emperor commanded him

Naik Gopaul continued to sing.

His face grew like live coals and his

hair threw out sparks. At the last

verse of the song the flames burst

from the singer's mouth, ears and

eyes, and the fire devoured him in

"There are ponds and ponds," says

the midst of the astonished water.

Commodore Berry, smilingly. "There are tenors and tenors. But even if

the old magicians' meeting in Wash-

ington succeeded in transforming

field of ice, there would always be a hole somewhere in the middle for

the Pacific ocean into an inviolable

scalded like a fish in a sauc

to finish the song.

the Ihupuck song,"

were frozen over. Naik Gopaul bored a hole in the ice, descended

Again supplications were in vain.

but Akbar was inexorable.

and returned to his emperor.

sang it perished by fire.

me the song of Ihupuck.'

Sometimes history lights ironical-

the white men who are stro

masses against the West.

tion ever recorded.

freedom of Asia.

to the world?

white man finds obstructing

After centuries and cen-

Hippocrates had set in the temple at Delphi among the divine statues a bronze skeleton, splendidly constructed. He thought to place on a sacred pedestal a model of worldaccomplished beauty formed after logical necessity.

Thus before the war we saw Man like the giant before the deluge, ready to sweep creation.

Heir to all the virtues and experiences accumulated by anterior generations; armed with invisible weapons snatched from nature in order to use them against herself; obliged to multiply the efforts of his will in order to be equal to the Cosmic energy concentrated in himself and which was ready to overwhelm and slay him; elevated above pleasure, above woe and pain, by the pure wish to hunt new obstacles, new dangers, new aims for his boldness: Man was not any more a creature expecting his redemption-a human awaiting divine election-but an animal already elected at birth to a vast and most powerful life work of divine essence.

In your country, in the country of greatest accumulators and manufacturers of wealth and strength, more than anywhere else, the human being is dominated from the heights of his self-erected pedestal.

But the world conflict came. And from year to year, from horror to horror, from heroism to heroism. from defeat to defeat, from victory to victory, it was seen how war is truly of divine essence.

In fact the divine quality of Mars was never so perfectly demonstrated as in this last great conflict. The elementary and mysterious forces of Divinity overwhelmed Man and put him from his pedestal world.

Man was as nothing. The heroic act of the individual appeared only as a lamp to light and magnify infinitely the divine spirit of heroism. Too Tardily Recognized.

And this sentiment was too tardily recognized by the survivors in the honors that have been paid to the unknown soldiers.

Nobody knew what was simmering in the pot of the future. The most perspicacious of us knew only that we were at the beginning of a new Genesis, but did not distinguish either the road to be followed or the milestones along the way. What were the leaders of the war

worth? What were the statesmen worth?

Even in the climax of battle their gestures showed their implacable obtuseness and at the hour of solemn council their words resounded false and vain. Hands of An Intriguer.

Tell me in truth whether the armed chief is as he appears, tied to his work as an artisan to his desk; tell me the truth, which has the aspect of a creator-which seems

adult in stature and in breadth?

Perhaps the facile manipulator of expedients and lies who has been expected at Washington will draw the council from its embarrassment with a gracious conclusion.

Regard well his hands. They are the hands of an intriguer, the hands of a plotter, the hands of a falsifier. the same hands which worked by stealth in Paris.

It is safer to monopolize certain oil fields than to forge a great destiny. The fate of the world is accomplished according to the will of statesmen who are busy swelling the bladder of their lies, hoping to be taken as illuminating fires. Pity and loathe them! New Genesis Begun.

With the end of the great war a new Genesis is begun, led by a thoughtful hope of preordinated design against which intriguing. cheating, illusions, procrastinations and conjurations will be of no value, just as the anxieties of March are valueless against the

The world's new phase is the unquestionable fatality of sease, for history, too, has its seasons, and this one is bitterly hard and cold. Americans have clear foresight. Will they, can they, be persuaded to stare destiny straight in the

certitude of spring.

Whatever their fate is, iron can be opposed only by iron. Iron sunk in the depths of the seas has not value, either real or ideal. It will be necessary to plunge deeper into the mines in order to compensate for the untimely loss.

Is there in America anyone fear-

War Secretary is Upheld for Remarks by Congressman Luce, However.

By International News Service. Republican irritation in the House over Secretary Weeks' criticism of the Republican organization in Congress was voiced yesterday by House Republican Leader Mondell during a

lebate in the House.
"It is not the practice for this body o criticise the Executive branch o the Government of its own political faith," said Mondell. "But with parionable pride I assert that no greater legislative accomplishments have ever been placed to the record of a Congress than stands to the credit of the

We are entering now the most severe period that the world has ever undergone and of the duration of which the cautious prophet has not determined. We are beginning a Herculean drama of the House for the last session.
"The criticisms made by Secretary Weeks were of conditions in and things ione by another branch of Congres but the Secretary saw fit to criticise this body. It seems to be the fashion races. We are at the prologue of the tragedy of continents. to place all blame and criticism on the House. Small men have tried to belittle

Mondell's speech followed a sharp rebuke administered by Congressman feeble words, ad usum Delphini, the elementary powers of historic fatality, which menace them and Luce, Republican, of Massachusetts o Congressman Tincher, Republican, are about to crush them.

No disarmament mockery will be able to turn aside the formirable events which are preparing. Comof Kansas, who yesterday assailed Secretary Weeks.
Luce justified the Secretary's critic-

ism and warned that the formation of sectional or business groups in Congress was destructive of liberty. "We Republicans are entering upon political campaign in sorry shape," said Luce. "From every section of

the country comes criticism of the work of Congress and dissatisfac-tion with it. Five of the measures enacted, and most severely criticsed, were dominated by the agricultural group in Congress,"

Six Convicted For

"Cheating Cheaters" NEW YORK, Dec. 10 .- Penitentiary sentences ranging from six months to three years were imposed by Judge invented and still invents to impose and perpetuate servitiude.

The struggle is inevitable. We must look destiny in the face. We must be equal to our rate. There is no historic fact comparable in greatness to the Asiatic resurrection, to the sudden rejuvenation of the sacred Orient's teeming millions. Rosalsky in the court of special sessions yesterday, upon six of twelve men here of a gang whose specialty was "cheating the cheaters," who dealt in securities of questionable

Evidence on which they were convicted showed that the gang obtained new jobs daily as salesmen for brokers handling questionable stocks; collected cash commissions on sales to nonexisting "customers," and moved on to the new fields.

DUBLIN BANK HELD UP. DUBLIN, Dec. 10.—Four armed nene raided the Ranelagh street branch of the Royal Bank and de-camped with £250. They compelled the bank's customers to hand over their intended deposits. Republican pelice pursued the thieves in a motor

ar and arrested one of them.

2 Detectives to Keep Peace at **Watson Hearing**

CLIFFORD L. GRANT, inspector of detectives, yesterday afternoon directed Headquarters Detectives Pratt and Phillips to be in attendance at all hearings before the Senate Committee investigating Senator Watson's charges that American soldiers were hanged in France without a trial.

Although Grant declined to the detail, it was discuss learned that the assignment followed a request from those interested in the hearing.

Both detectives sat in a conspicuous place during the hearing. They kept their eyes pinned on the crowd during the entire session of the commit-

It is believed the two men were sent to the hearing to prevent any physical encounters, such as was narrowly averted Friday morning during the hearing.



"I W: L V ... IL I Wish I ou the Same

Concluding Installment of This Interesting Narrative Explains How All May Avail Themselves of the Plan Which Solved Mr. Wynn's Biggest Problem

By JOHN J. WYNN.



The Story so fart Mr. Wynn, 37 with a wife and three small children, earns \$70 a week, but never has been able to "get anywhere" financially. Through Fred Phillips, a lifelong friend, cashier of the local bank, he learns of a remarkable new plan which ideally combines the best features of an automatic saving system with those of life insurance. Phillips explains the surprising results accomplished by the setting aside of \$8.90 monthly for 120 consecutive months, and relates, among other things, how Mrs. Wynn would be paid over \$2,800 under certain conditions, in the has just been told that his savings balance is at any time subject to entire withdrawal.

(Continued from Thursday's Times. "What if I Sorely Need Some Money?"

"Listen, Jack, Keep up that insurance by all means. And buy more when you can take care of it -as you earning power increases. But now invest every possible dol-lar you can spare in—your retire-nent fund.

"Doesn't the insurance company pay dividends?" "Certainly," Fred answered. "And they go to the credit of your account, to draw compound interest from the day the bank receives the check from the insurance company—another great feature. In ten years, I venture to say those same dividends will amount to all of \$60 or \$551.

"Jack, what we've worked out for you is simply this: A plan which gives you if you live, and your family if you don't an estate worthy of

the calibre of man you are. The life insurance policy furnishes vital protection to Derothy, 'Junior.' Dotsy and the baby should their vider, be carried away before he's able to fufill the obligation he's incurred. For it would be an obligation, Jack, don't forget that-the sternest, deepest, most sacred obligation a man can work under.

You've Got to Feel That You're Going in Debt!

"If you come in under this plan, I'd want you to feel you were deliberately going in debt for five thousand dollars-or whatever the sum is you choose to make your goal. I'd want you to realize and take keenest pride in the realisation-that your first deposit, and every one thereafter, was a happy step nearer the accomplishment of what you'll one day say is the greatest job you ever tackled-and got away with.

"Now, then, Jack-how much?" That was about the only question left to be answered.

And we settleld it promptly enough—five thousand is what I decided on—as a starter. It was only yesterday I made my fourth deposit under the Plan. While it seemed a bit hard at first, the third and fourth times proved easy. Dorothy-little queen that she is Dorothy—little queen that she is —insists she manages the home on her "reduced pay" every bit as well as before. As for me, I do believe I have the habit already—and I'm liking it fine. Get along on less in great shape.

Sounds almost idealistic, too

Sounds almost idealistic, too "nice" to be really so, but I keep my eyes steadily fixed on that 19-year-ahead goal. And, thinking constantly of that, I want to assert I carry my head just a little higher in the air these days than I used to. Do you blame me?

If you are of good healh and character, this strong bask can enable you to make the Plan that Mr. Wynne's fact-story so interestingly explains your own. The amount 'you are required to deposit monthly over the 129-month period depends upon your age and, of course, upon the size of your "objective."

As you know, a single unit in

of course, upon the size of your "objective."

As you know, a single unit in The Plan is \$1,000. And is available in multiples of that unit, in any amount from \$1,000 to \$25,000. There is only a slight difference in the "rates" per unit.

When you are "accepted" and have made your first deposit with this Bank under the Plan, you receive a special passbook, in which that and all following deposits are entered. You also receive a Certificate issued by the Bank for the amount you set out to acquire. This states fully the terms of the contract and the benefits to which you are entitled under the Plan.

Your Certificate is not to be tucked away somewhere and virtually forgotten. Rather, it should to kept before you always, to serve as a constant reminder of your obligation.

Now Watch for the Bank's Announcement in the Daily Papers